

FERS- Mid Career Retirement Planning Seminar

Course Description:

The following topics will be covered in this two-day seminar designed to provide the FERS employee with an overview of their federal retirement benefits and explore options to maximize them. All aspects of the employee programs will be examined. Then a common sense approach to financial planning will follow. The class will also include a detailed look at the TSP to include loans, interfund transfers and the L fund.

- FERS, Transfers Disability
- Deposit/Redeposit
- Annual and Sick Leave
- Social Security and Medicare
- Insurance Needs to Include FEGLI, FEHB
- Leaving Federal Service before Retirement
- Death Benefits before Retirement
- Long-Term Care Options
- Establishing financial goals
- Setting retirement goals
- Developing a budget
- Managing Debt- Credit Cards and Equity Line of Credit
- Secrets for Successful Saving
- Pros and cons of paying down a mortgage
- TSP
- IRAs
- Financial Institution Basics
- Understanding your Credit Score